



Order Filed on March 31, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esq.
KML LAW GROUP, P.C.
216 Haddon Avenue, Ste. 406
Westmont, NJ 08108
215-627-1322
dcarlon@kmlawgroup.com
Attorney for: Angel Oak Home Loans, LLC

In Re:

Migdalia Santiago,

DEBTOR.

Case No: 19-25174 ABA

Chapter: 13

Judge: Andrew B. Altenburg, Jr.

CONSENT ORDER ALLOWING LATE PROOF OF CLAIM

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: March 31, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2

Debtor: Migdalia Santiago

Case No.: 19-25174 ABA

Caption: **CONSENT ORDER ALLOWING LATE PROOF OF CLAIM**

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Angel Oak Home Loans, LLC, holder of a mortgage on real property known as 17 Amesbury Place, Sicklerville, NJ, 08081, with the consent of Stephanie Shreter, Esq., counsel for the Debtor, Migdalia Santiago,

It is hereby **ORDERED, ADJUDGED** and **DECREED** that Secured Creditor shall file a proof of claim within thirty (30) days of the date the parties execute this order; and

It is further **ORDERED, ADJUDGED** and **DECREED** that said proof of claim shall be deemed allowed; and

It is further **ORDERED, ADJUDGED** and **DECREED** that Debtor reserves her right to object to Secured Creditor's proof of claim;

It is further **ORDERED, ADJUDGED** and **DECREED** that the proof of claim will be paid outside of the plan; and

It is further **ORDERED, ADJUDGED** and **DECREED** that Secured Creditor may apply post-petition payments to the arrears listed in the proof of claim and said application will not be deemed a violation of the automatic stay.

I hereby agree and consent to the above terms and conditions:

Dated:

3/31/2020

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated:

3/30/2020

/s/ Stephanie Shreter

STEPHANIE SHRETER, ESQ., ATTORNEY FOR DEBTOR

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Migdalia Santiago
Debtor

Case No. 19-25174-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 02, 2020.

db Migdalia Santiago, 17 Amesbury Pl, Sicklerville, NJ 08081-3022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Angel Oak Home Loans, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Stephanie Shreter on behalf of Debtor Migdalia Santiago shreterecf@comcast.net,
shreterlaw@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5